

In re:
Robert Shane Fredd
Michelle L. Fredd
Debtors

Case No. 21-13097-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Nov 23, 2021

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Robert Shane Fredd, Michelle L. Fredd, 5137 Newport Road, Gap, PA 17527-9454
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14650704	+ Ally Financial, Inc., Ally Detroit Center, 500 Woodward Avenue, Detroit, MI 48226-3416
14650706	Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14650711	Complete Collection Service, 1007 North Federal Highway #280, Fort Lauderdale, FL 33304-1422
14650712	+ Conestoga Oral Surgery, 190 Good Drive, Lancaster, PA 17603-2353
14650715	First National Bank of Omaha, PO Box 2490, Omaha, NE 68103-2490
14650719	Lancaster Emergency Associates, PO Box 417113, Boston, MA 02241-7113
14650720	+ Lancaster General Health, PO Box 824809, Philadelphia, PA 19182-4809
14650721	+ Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14650722	Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210
14650726	+ Renasant Bank, PO Box 709, Tupelo, MS 38802-0709
14650727	Revco Solutions, PO Box 163279, Columbus, OH 43216-3279
14650730	+ Tsarouhis Law Group, LLC, 21 South 9th Street, Suite 200, Allentown, PA 18102-4861

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: pmurphy@dplglaw.com	Nov 23 2021 23:26:00	PAUL DONALD MURPHY-AHLES, DETHLEFS PYKOSH & MURPHY, 2132 Market Street, Camp Hill, PA 17011
smg	EDI: PENNDEPTREV	Nov 24 2021 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2021 23:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Nov 23 2021 23:27:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Nov 23 2021 23:27:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14650705	Email/Text: bankruptcy@bbandt.com	Nov 23 2021 23:26:00	BB&T, PO Box 1847, Wilson, NC 27894-1847

District/off: 0313-4

User: admin

Page 2 of 3

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14650707	+ EDI: CITICORP.COM	Nov 24 2021 04:28:00	CBNA / The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
14650709	EDI: WFNNB.COM	Nov 24 2021 04:28:00	Comenity Bank / BJ's, Attn: Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
14650710	EDI: WFNNB.COM	Nov 24 2021 04:28:00	Comenity Bank / Wayfair, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
14650713	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 23 2021 23:28:46	Credit One Bank, NA, PO Box 98875, Las Vegas, NV 89193-8875
14650716	Email/Text: nwilliamson@foundationfinance.com	Nov 23 2021 23:27:00	Foundation Finance Company, PO Box 437, Schofield, WI 54476
14650717	+ Email/Text: bankruptcy@greenskycredit.com	Nov 23 2021 23:26:00	GreenSky, LLC, 1797 NE Expressway, Suite 100, Atlanta, GA 30329-2451
14650708	EDI: JPMORGANCHASE	Nov 24 2021 04:28:00	Chase Card, PO Box 15298, Wilmington, DE 19850
14650723	+ Email/Text: Bankruptcies@nragroup.com	Nov 23 2021 23:27:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
14650724	EDI: AGFINANCE.COM	Nov 24 2021 04:28:00	OneMain Financial, 601 NW 2nd Street, PO Box 3251, Evansville, IN 47731-3251
14650725	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 23 2021 23:27:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
14650728	+ Email/Text: bankruptcy@bbandt.com	Nov 23 2021 23:27:00	Sheffield Financial, PO Box 580229, Charlotte, NC 28258-0229
14650729	+ EDI: RMSC.COM	Nov 24 2021 04:28:00	Synchrony Bank / Littman Jewelers, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
14650714	EDI: USBANKARS.COM	Nov 24 2021 04:28:00	Elan Financial Services, PO Box 790408, Saint Louis, MO 63179-0408

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14650718	##+	Keystone Collections Group, 2330 Vartan Way, Harrisburg, PA 17110-9763

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: Nov 23, 2021

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2021 at the address(es) listed below:

Name	Email Address
PAUL DONALD MURPHY-AHLES	on behalf of Joint Debtor Michelle L. Fredd pmurphy@dplglaw.com kgreene@dplglaw.com
PAUL DONALD MURPHY-AHLES	on behalf of Debtor Robert Shane Fredd pmurphy@dplglaw.com kgreene@dplglaw.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:		
Debtor 1:	Robert Shane Fredd	Social Security number or ITIN: xxx-xx-4383
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Michelle L. Fredd	Social Security number or ITIN: xxx-xx-8969
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 11/18/21
Case number:	21-13097-pmm	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert Shane Fredd	Michelle L. Fredd
2. All other names used in the last 8 years		
3. Address	5137 Newport Road Gap, PA 17527	5137 Newport Road Gap, PA 17527
4. Debtor's attorney Name and address	PAUL DONALD MURPHY-AHLES DETHLEFS PYKOSH & MURPHY 2132 Market Street Camp Hill, PA 17011	Contact phone (717) 975-9446 Email: pmurphy@dplglaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 11/23/21

For more information, see page 2

